

**COMPLAINT**  
(for non-prisoner filers without lawyers)

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**UNITED STATES DISTRICT COURT**  
**EASTERN DISTRICT OF WISCONSIN**

(Full name of plaintiff(s))

Christopher Ball

v.

Case Number:

(Full name of defendant(s))

Wisconsin Department of  
Workforce Development  
Unemployment Insurance  
Division

22-cv-0068  
(to be supplied by Clerk of Court)

A. PARTIES

1. Plaintiff is a <sup>consumer</sup> citizen of Wisconsin and resides at  
(State)

8619 West Hemlock Street  
(Address)  
Arcade

(If more than one plaintiff is filing, use another piece of paper.)

2. Defendant WI Department of Workforce Development  
Unemployment Insurance Division (Name)

is (if a person or private corporation) a citizen of Wisconsin  
(State, if known)  
and (if a person) resides at 201 E Washington Ave Madison, WI 53703  
(Address, if known)  
and (if the defendant harmed you while doing the defendant's job)  
worked for \_\_\_\_\_  
(Employer's name and address, if known)

(If you need to list more defendants, use another piece of paper.)

B. STATEMENT OF CLAIM

On the space provided on the following pages, tell:

1. Who violated your rights;
2. What each defendant did;
3. When they did it;
4. Where it happened; and
5. Why they did it, if you know.

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## B. STATEMENT OF CLAIM

Due to being let go from his job at Denali Ingredients, the plaintiff Christopher Ball applied for unemployment insurance during the week ending on November 23, 2019 with the defendant, the Department of Workforce Development-Unemployment Insurance Division (Unemployment). During this consumer credit transaction, no disclosures about what a finance charge was nor the computation of the finance charge were made to Ball. On June 25, 2021, Unemployment rendered a decision that a debt was owed by Ball due to no response. Under 15 USC §1692g(c) no response does not validate a debt. The plaintiff's credit card was used for the transaction which covered the sum of all charges pursuant to 15 USC §1605. Ball received a determination letter that not only threatened legal actions but also threatened damage to his reputation if the alleged debt was not paid. The extortionate language used in the determination letter was obscene to Ball due to the fact that not only was a debt not owed to Unemployment, but the alleged debt was already paid for. Unemployment fraudulently stopped payments to Ball for which he is still entitled to \$13,197 of PEUC money that he could not receive due to the negligence of Unemployment. These unfair actions have caused Ball to survive through the 3/4 of 2021 without the necessary funds entitled to him in the midst of a pandemic. These unfair actions caused stress to Ball and the people who support him. Unemployment's actions are in violation of the following federal laws:

|                    |                     |
|--------------------|---------------------|
| 15 USC §1605       | 15 USC §1692d(2)    |
| 15 USC §1631(a)    | 15 USC §1692e(2)(A) |
| 15 USC §1631(b)    | 15 USC §1692e(4)    |
| 15 USC §1632       | 15 USC §1692e(5)    |
| 15 USC §1637(a)(1) | 15 USC §1692e(9)    |
| 15 USC §1637(a)(2) | 15 USC §1692e(10)   |
| 15 USC §1637(a)(3) | 15 USC §1692f(8)    |
| 15 USC §1637(a)(4) | 18 USC §894(a)(1)   |
| 15 USC §1637(a)(5) | 18 USC §894(a)(2)   |
| 15 USC §1637(a)(7) | 18 USC §1018        |
| 15 USC §1692b(2)   | 18 USC §1341        |
| 15 USC §1692b(5)   | 18 USC §1349        |
| 15 USC §1692c(b)   |                     |
| 15 USC §1692d(1)   |                     |

C. JURISDICTION

I am suing for a violation of federal law under 28 U.S.C. § 1331.

OR

I am suing under state law. The state citizenship of the plaintiff(s) is (are) different from the state citizenship of every defendant, and the amount of money at stake in this case (not counting interest and costs) is \$ \_\_\_\_\_.

D. RELIEF WANTED

Describe what you want the Court to do if you win your lawsuit. Examples may include an award of money or an order telling defendants to do something or to stop doing something.

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#### D. RELIEF WANTED

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Ball would like the court to award the \$13,197 of PEUC money that he was entitled to and the following fines:

**Violation of 15 USC §1605:** \$5,000 pursuant to 15 USC §1611

**Violation of 15 USC §1631(a), 15 USC §1631(b), 15 USC §1632, 15 USC §1637(a)(1),**

**15 USC §1637(a)(2), 15 USC §1637(a)(3), 15 USC §1637(a)(4), 15 USC §1637(a)(5),**

**15 USC §1637(a)(7):** Double finance charge of \$25,160. \$5,000 for each violation pursuant to 15 USC §1640(2)(A)(iii). Double the finance charge (\$50,320) + total of fines (\$45,000) = \$95,320

**Violation of 15 USC §1692b(2), 15 USC §1692b(5), 15 USC §1692c(b), 15 USC**

**§1692d(1), 15 USC §1692d(2), 15 USC §1692e(2)(A), 15 USC §1692e(4), 15 USC**

**§1692e(5), 15 USC §1692e(9), 15 USC §1692e(10) and 15 USC §1692f(8):** \$33,000

(\$1,000 per se) pursuant to 15 USC §1692k for 5 counts of §1692b(2), 5 counts of

§1692b(5), 5 counts of §1692c(b), 1 count of §1692d(1) and §1692d(2), 5 counts of

§1692e(2)(A), 1 count of §1692e(4), §1692e(5) and §1692e(9), 3 counts of §1692e(10)

and 5 counts of §1692f(8).

**Violation of 18 USC §894(a)(1), 18 USC §894(a)(2), 18 USC §1018, 18 USC §1341, 18**

**USC §1349:** \$500,000 pursuant to 18 USC §3571(c)(3) for 18 USC §894(a)(1), 18 USC

§894(a)(2) and 18 USC §1018; \$1,000,000 for 18 USC §1341 and 18 USC §1349

pursuant to those respective subsections. Total of fines = \$3,500,000

Total Remedy: \$3,646,517

E. JURY DEMAND

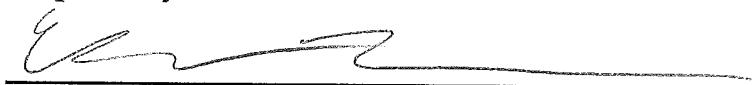
I want a jury to hear my case.

- YES       - NO

I declare under penalty of perjury that the foregoing is true and correct.

Complaint signed this 14 day of January 2022.

Respectfully Submitted,



Signature of Plaintiff

(414) 405-0956

Plaintiff's Telephone Number

Christopherball@ycnco.com

Plaintiff's Email Address

8619 West Hemlock Street

Milwaukee, WI 53224

(Mailing Address of Plaintiff)

(If more than one plaintiff, use another piece of paper.)

**REQUEST TO PROCEED IN DISTRICT COURT WITHOUT PREPAYING THE  
FILING FEE**

- I DO request that I be allowed to file this complaint without paying the filing fee. I have completed a Request to Proceed in District Court without Prepaying the Filing Fee form and have attached it to the complaint.
- I DO NOT request that I be allowed to file this complaint without prepaying the filing fee under 28 U.S.C. § 1915, and I have included the full filing fee with this complaint.